

**SNAPSHOT of HOME Program Performance--As of 12/31/08**  
**State Participating Jurisdictions**



Participating Jurisdiction (PJ): **Vermont**

PJ's Total HOME Allocation Received: **\$62,010,577**

PJ Since (FY): **1992**

Category	PJ	National Average	National Rank*
<b><u>Program Progress:</u></b>			
% of Funds Committed	92.2%	89.71%	20
% of Funds Disbursed	90.06%	83.15%	9
Leveraging Ratio for Rental Activities	8.52	4.01	5
% of Completed Rental Disbursements to All Rental Commitments**	99.65%	93.29%	10
% of Completed CHDO Disbursements to All CHDO Reservations**	89.66%	80.29%	11
<b><u>Low-Income Benefit:</u></b>			
% of 0-50% AMI Renters to All Renters	90.37%	79.96%	6
% of 0-30% AMI Renters to All Renters**	56.53%	37.24%	3
<b><u>Lease-Up:</u></b>			
% of Occupied Rental Units to All Completed Rental Units**	100%	98.79%	1
<b><u>Overall Ranking:</u></b>			<b>1 / 51 PJs</b>
<b><u>HOME Cost Per Unit and Number of Completed Units:</u></b>			
Rental Unit	\$31,980	\$27,114	1,339 Units 87.1%
Homebuyer Unit	\$13,438	\$12,953	83 Units 5.4%
Homeowner-Rehab Unit	\$11,768	\$20,000	115 Units 7.5%
TBRA Unit	\$0	\$2,990	0 Units 0%

\* - The National Rank compares the 51 state HOME PJs within the nation, including Puerto Rico but, excluding Washington DC and Insular Areas. A rank of 1 is the highest; a rank of 51 is the lowest.

\*\* - This category is double-weighted in the National Overall Ranking.

## Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Vermont VT

**Total Development Costs:**  
(average reported cost per unit in  
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
<b>PJ:</b>	\$113,576	\$80,069	\$16,734
<b>State:*</b>	\$113,753	\$78,014	\$17,017
<b>National:**</b>	\$89,640	\$72,481	\$22,984

**CHDO Operating Expenses:**  
(% of allocation)

**PJ:** 4.1 %  
**National Avg:** 1.1 %

**R.S. Means Cost Index:** 0.79

	Rental %	Homebuyer %	Homeowner %	TBRA %
<b>RACE:</b>				
White:	<span style="border: 1px solid black; padding: 2px;">95.0</span>	<span style="border: 1px solid black; padding: 2px;">92.8</span>	<span style="border: 1px solid black; padding: 2px;">97.4</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American:	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian:	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native:	<span style="border: 1px solid black; padding: 2px;">0.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Native Hawaiian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian and White:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Black/African American and White:	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
American Indian/Alaska Native and Black:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other Multi Racial:	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Asian/Pacific Islander:	<span style="border: 1px solid black; padding: 2px;">0.4</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

<b>ETHNICITY:</b>				
Hispanic	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

<b>HOUSEHOLD SIZE:</b>				
1 Person:	<span style="border: 1px solid black; padding: 2px;">51.5</span>	<span style="border: 1px solid black; padding: 2px;">36.1</span>	<span style="border: 1px solid black; padding: 2px;">36.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
2 Persons:	<span style="border: 1px solid black; padding: 2px;">23.3</span>	<span style="border: 1px solid black; padding: 2px;">18.1</span>	<span style="border: 1px solid black; padding: 2px;">33.9</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
3 Persons:	<span style="border: 1px solid black; padding: 2px;">13.4</span>	<span style="border: 1px solid black; padding: 2px;">21.7</span>	<span style="border: 1px solid black; padding: 2px;">14.8</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
4 Persons:	<span style="border: 1px solid black; padding: 2px;">7.9</span>	<span style="border: 1px solid black; padding: 2px;">12.0</span>	<span style="border: 1px solid black; padding: 2px;">9.6</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
5 Persons:	<span style="border: 1px solid black; padding: 2px;">2.8</span>	<span style="border: 1px solid black; padding: 2px;">8.4</span>	<span style="border: 1px solid black; padding: 2px;">3.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
6 Persons:	<span style="border: 1px solid black; padding: 2px;">0.7</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span>	<span style="border: 1px solid black; padding: 2px;">1.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
7 Persons:	<span style="border: 1px solid black; padding: 2px;">0.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
8 or more Persons:	<span style="border: 1px solid black; padding: 2px;">0.1</span>	<span style="border: 1px solid black; padding: 2px;">1.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

<b>HOUSEHOLD TYPE:</b>	Rental %	Homebuyer %	Homeowner %	TBRA %
Single/Non-Elderly:	<span style="border: 1px solid black; padding: 2px;">37.1</span>	<span style="border: 1px solid black; padding: 2px;">32.5</span>	<span style="border: 1px solid black; padding: 2px;">32.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Elderly:	<span style="border: 1px solid black; padding: 2px;">19.0</span>	<span style="border: 1px solid black; padding: 2px;">4.8</span>	<span style="border: 1px solid black; padding: 2px;">15.7</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Single Parent:	<span style="border: 1px solid black; padding: 2px;">29.1</span>	<span style="border: 1px solid black; padding: 2px;">28.9</span>	<span style="border: 1px solid black; padding: 2px;">16.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Related/Two Parent:	<span style="border: 1px solid black; padding: 2px;">10.4</span>	<span style="border: 1px solid black; padding: 2px;">28.9</span>	<span style="border: 1px solid black; padding: 2px;">23.5</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>
Other:	<span style="border: 1px solid black; padding: 2px;">4.5</span>	<span style="border: 1px solid black; padding: 2px;">4.8</span>	<span style="border: 1px solid black; padding: 2px;">12.2</span>	<span style="border: 1px solid black; padding: 2px;">0.0</span>

<b>SUPPLEMENTAL RENTAL ASSISTANCE:</b>		
Section 8:	<span style="border: 1px solid black; padding: 2px;">32.5</span>	<span style="border: 1px solid black; padding: 2px;">2.4</span> <sup>#</sup>
HOME TBRA:	<span style="border: 1px solid black; padding: 2px;">0.7</span>	
Other:	<span style="border: 1px solid black; padding: 2px;">17.3</span>	
No Assistance:	<span style="border: 1px solid black; padding: 2px;">49.5</span>	

**# of Section 504 Compliant Units / Completed Units Since 2001** 1122

\* The State average includes all local and the State PJs within that state

\*\* The National average includes all local and State PJs, and Insular Areas

# Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM  
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**  
State Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Vermont State: VT

Summary: 0 / Of the 5 Indicators are Red Flags

Overall Rank: 1

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 90.05%	<b>99.65</b>	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 74.23%	<b>89.66</b>	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	<b>90.37</b>	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 98.26%	<b>100</b>	
"ALLOCATION-YEARS" NOT DISBURSED***		> 2.970	<b>1.74</b>	

\* This Threshold indicates approximately the lowest 20% of the PJs

\*\* This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

\*\*\* Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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